

Consumer Credit File Privacy: The Real Deal

Here's a prime example of 'Don't believe everything you read' - especially when it comes via e-mail from someone you don't know. Many consumers nationwide recently received the following e-mail:

'Just wanted to let everyone know who hasn't already heard, the four major credit bureaus in the U.S. will be allowed, starting July 1, to release your credit info, mailing addresses, phone numbers...to anyone who requests it. If you would like to 'opt out' of this release of info., you can call 1-888-567-8688. It only takes a couple of minutes to do, and you can take care of anyone else in the household while making only one call, you'll just need their social security number.' **The Federal Trade Commission wants you to know that this e-mail is full of half-truths and misinformation."**

For more information and for the "real deal" on your privacy rights in credit reporting double click to the FTC website: <http://www.ftc.gov/bcp/online/pubs/alerts/optalrt.htm>